

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
SEIWERT, PHILLIP EDWARD	§	Case No. 09-10577
SEIWERT, SUSAN MARIE	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: GINA B. KROL _____
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase N54 W 13600 Woodale Dr Mennomonee, WI 53051					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo Hm Mortgag Attention: Bankruptcy Department MAC-X 3476 Stateview Blvd Fort Mill, SC 29715					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES					
INTERNATIONAL SURETIES LTD.					
BANK OF AMERICA, N.A.					
BANK OF AMERICA, N.A.					
BANK OF AMERICA, N.A.					
BANK OF AMERICA, N.A.					
COHEN AND KROL					
GINA B. KROL					
COHEN AND KROL					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Amex Po Box 297871 Fort Lauderdale, FL 33329					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bac/fleet-bkcard 200 Tournament Dr Horsham, PA 19044					
	Bally Total Fitness 12440 E Imperial Hwy #30 Norwalk, CA 90650					
	Blazer Fin 100 E Roosevelt Rd Maywood, IL 60153					
	Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091					
	Catherine/tape Report 1103 Allen Dr Milford, OH 45150					
	Catherine/tape Report 1103 Allen Dr Milford, OH 45150					
	Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850					
	Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Na Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156					
	Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179					
	Citi Po Box 6241 Sioux Falls, SD 57117					
	Dell Financial Services Attn: Bankruptcy Dept. 12234 North Ih 35 Austin, TX 78753					
	First Usa Bank 800 Brooksedge Blvd Westerville, OH 43081					
	First Usa Po Box 71 Phoenix, AZ 85001					
	Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153					
	GEMB / Walmart Attention: Bankruptcy Po Box 103106 Roswell, GA 30076					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Hsbc/harlm Pob 15521 Wilmington, DE 19805					
	Lane Bryant Po Box 182125 Columbus, OH 43218					
	Nbgl Carsons					
	Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773					
	Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773					
	Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773					
	Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773					
	Us Bank/na Nd Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201					
	Von Maur Attn: Credit Dept 6565 Brady Davenport, IA 52806					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	WFNNB/lerner Po Box 182273 Columbus, OH 43218					
	Washington Mutual Home 324 W Evans St Florence, SC 29501					
	Wffnancial 316 W Army Trail Rd Ste Bloomingdale, IL 60108					
	Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081					
	Wfnnb/the Avenue Po Box 2974 Shawnee Mission, KS 66201					
	Wfnnb/tsa Po Box 182273 Columbus, OH 43218					
000004	CHASE BANK USA					
000007	CHASE BANK USA NA					
000008	CHASE BANK USA NA					
000005	CREDIT FIRST					
000001	DISCOVER BANK					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000002	DISCOVER BANK					
000006	FIA CARD SERVICES, NA/BANK OF AMERI					
000003	TARGET NATIONAL BANK					
	TOTAL GENERAL UNSECURED CLAIMS		\$	\$	\$	\$

FORM 1
Case 09-10577 INDIVIDUAL ESTATE PROPERTY REPORT AND REPORT 16:11:59 Desc Main
ASSET CASES Document Page 11 of 15

Page: 1

Case No: 09-10577 SQU Judge: JOHN H. SQUIRES
 Case Name: SEIWERT, PHILLIP EDWARD
 SEIWERT, SUSAN MARIE
 For Period Ending: 05/16/12

Trustee Name: GINA B. KROL
 Date Filed (f) or Converted (c): 03/27/09 (f)
 341(a) Meeting Date: 05/19/09
 Claims Bar Date: 09/11/09

Exhibit 8

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Estate	146,000.00	0.00		20,000.00	FA
2. Cash	50.00	0.00		0.00	FA
3. BANK ACCOUNTS	0.00	0.00		0.00	FA
4. Household Goods	1,500.00	0.00		0.00	FA
5. BOOKS	500.00	0.00		0.00	FA
6. WEARING APPAREL	2,000.00	0.00		0.00	FA
7. RETIREMENT	1,200.00	0.00		0.00	FA
8. Automobile	600.00	0.00		0.00	FA
9. Automobile	2,375.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		10.84	Unknown
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	\$154,225.00	\$0.00		\$20,010.84	\$0.00
(Total Dollar Amount in Column 6)					

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee sold right, title and interest in r/e back to debtors

Initial Projected Date of Final Report (TFR): 12/31/10

Current Projected Date of Final Report (TFR): 05/31/12

Case No: 09-10577 -SQU
 Case Name: SEIWERT, PHILLIP EDWARD
 SEIWERT, SUSAN MARIE
 Taxpayer ID No: *****4955
 For Period Ending: 05/16/12

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****9899 Money Market Account (Interest Earn
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/24/09	1	Philip & Susan Siewert		1110-000	20,000.00		20,000.00
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.08		20,000.08
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		20,000.57
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		20,001.07
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		20,001.57
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		20,002.08
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		20,002.59
02/09/10	000301	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		14.85	19,987.74
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.46		19,988.20
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		19,988.71
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		19,989.20
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,989.70
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,990.20
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,990.70
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.52		19,991.22
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.49		19,991.71
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		19,992.22
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		19,992.72
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		19,993.23
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		19,993.74
02/07/11	000302	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		16.96	19,976.78
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.15		19,976.93
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.17		19,977.10
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		19,977.26
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.18		19,977.44

Page Subtotals

20,009.25

31.81

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Case No: 09-10577 -SQU
 Case Name: SEIWERT, PHILLIP EDWARD
 SEIWERT, SUSAN MARIE
 Taxpayer ID No: *****4955
 For Period Ending: 05/16/12

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****9899 Money Market Account (Interest Earn
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		19,977.60
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.17		19,977.77
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.17		19,977.94
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		19,978.10
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.17		19,978.27
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		25.45	19,952.82
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		19,952.98
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		24.60	19,928.38
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		19,928.54
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		24.57	19,903.97
01/31/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.17		19,904.14
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		26.10	19,878.04
02/29/12	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		19,878.20
03/22/12	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.11		19,878.31
03/22/12		Transfer to Acct #*****4292	Final Posting Transfer	9999-000		19,878.31	0.00

COLUMN TOTALS	20,010.84	20,010.84	0.00
Less: Bank Transfers/CD's	0.00	19,878.31	
Subtotal	20,010.84	132.53	
Less: Payments to Debtors	0.00		
Net	20,010.84	132.53	

Case No: 09-10577 -SQU
 Case Name: SEIWERT, PHILLIP EDWARD
 SEIWERT, SUSAN MARIE
 Taxpayer ID No: *****4955
 For Period Ending: 05/16/12

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****4292 BofA - Checking Account
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/22/12		Transfer from Acct #*****9899	Transfer In From MMA Account	9999-000	19,878.31		19,878.31
03/23/12	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		2,751.06	17,127.25
03/23/12	003002	Cohen and Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Attorneys Fees per Court Order	3110-000		1,080.00	16,047.25
03/23/12	003003	Cohen and Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602	Attorneys Expenses per Court Order	3120-000		27.72	16,019.53
03/23/12	003004	Gina B. Krol	Attorney for Trustee Fees (Trustee	3110-000		540.00	15,479.53
03/23/12	003005	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Claim 000001, Payment 17.14038%	7100-900		2,750.77	12,728.76
03/23/12	003006	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Claim 000002, Payment 17.14035%	7100-900		2,229.20	10,499.56
03/23/12	003007	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Claim 000003, Payment 17.14041%	7100-900		1,797.04	8,702.52
03/23/12	003008	CHASE BANK USA PO BOX 15145 WILMINGTON, DE 19850	Claim 000004, Payment 17.14041%	7100-900		924.24	7,778.28
03/23/12	003009	Credit First Po Box 818011 Cleveland, OH 44181	Claim 000005, Payment 17.14022%	7100-900		261.93	7,516.35

Page Subtotals

19,878.31

12,361.96

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case No: 09-10577 -SQU
 Case Name: SEIWERT, PHILLIP EDWARD
 SEIWERT, SUSAN MARIE
 Taxpayer ID No: *****4955
 For Period Ending: 05/16/12

Trustee Name: GINA B. KROL
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****4292 BofA - Checking Account
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/23/12	003010	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Claim 000006, Payment 17.14035%	7100-900		3,364.74	4,151.61
03/23/12	003011	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Claim 000007, Payment 17.14040%	7100-900		1,792.08	2,359.53
03/23/12	003012	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Claim 000008, Payment 17.14040%	7100-900		2,359.53	0.00

COLUMN TOTALS	19,878.31	19,878.31	0.00
Less: Bank Transfers/CD's	19,878.31	0.00	
Subtotal	0.00	19,878.31	
Less: Payments to Debtors		0.00	
Net	0.00	19,878.31	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****9899	20,010.84	132.53	0.00
BofA - Checking Account - *****4292	0.00	19,878.31	0.00
-----	-----	-----	-----
	20,010.84	20,010.84	0.00
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds	On Hand

/s/ GINA B. KROL

Trustee's Signature: _____ Date: 05/16/12
 GINA B. KROL

Page Subtotals 0.00 7,516.35